

What's New?

11 February 2002

- **Long Term Care Early Open Season.** The Office of Personnel Management (OPM) has announced the long term care early open season will be held from 25 March – 15 May 2002. The early open season is designed specifically for individuals who have done their homework already and know what long term care and long term care insurance are all about. By applying early, the right to extensive education from LTC Partners is waived. Individuals who need the education should wait to apply until the regular open season, which begins 1 July 2002 and runs through 31 December 2002. We urge employees to add their names to the mailing list to receive health and financial bulletins and other long term care information by calling LTC Partners' toll-free number (1-800-582-3337) or by visiting their web site at <http://www.ltcfeds.com>. Sign up soon! The first mailings are expected to go out during February 2002. Employees should also visit OPM's long term care web page at <http://www.opm.gov/insure/ltc>. Some of the information available includes extensive frequently asked questions, a bulletin board, the proposed product design, and eligibility information. Premium information is not available yet.
- **Combining Civilian and Uniformed Services Thrift Savings Plan (TSP) Accounts After Separation from Civilian Service or the Uniformed Services.** The Federal Retirement Thrift Investment Board has announced a new "benefit" for individuals who have both a civilian TSP account and a uniformed services TSP account. If you separate from civilian service you may request to have your civilian account transferred to your uniformed services account. If you separate from the uniformed services, you may request to have your uniformed service account transferred to your civilian account. However, the TSP will not transfer tax-exempt combat zone contributions to a civilian account. To request the transfer, the separated participant must complete Form TSP-65 and submit to the TSP Service Office. Form TSP-65 may be obtained via the TSP web site at www.tsp.gov or from the TSP Service Office (telephone number 504-255-6000).

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- **Thrift Savings Plan Rates of Return Posted 4 Feb 02.** The monthly G, F, C, S, and I Fund returns represent the actual total rates of return used to allocate monthly earnings for January 2002 to participant accounts, after deduction for administrative costs, trading costs, and accrued investment management fees. Percentages in () are negative returns. For more information, go to the TSP Home page at www.tsp.gov and click on Rates of Returns.

G Fund F Fund C Fund S Fund I Fund

January 2002	0.45%	0.79%	(1.47%)	(2.02%)	(5.33%)
<u>Last 12 Months</u> (2/1/2001 - 1/31/2002)	5.38%	7.68%	(16.22%)	(15.47%)	(26.07%)